

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION

WILLIAM C. HARRIS, JR.
2818 Banner St
Dearborn Michigan 48124-4459,

Plaintiff,
vs.

LITTON LOAN SERVICING, L.P.
4828 Loop Central Dr.
Houston, Texas 77081,

Defendant.

**COMPLAINT FOR DAMAGES AND
INJUNCTIVE RELIEF ARISING
FROM VIOLATION OF REAL
ESTATE SETTLEMENT
PROCEDURES ACT AND FAIR
DEBT COLLECTION PRACTICES
ACT**

THOMAS P. KURT (P35311)
ATTORNEY FOR PLAINTIFF
610 ADAMS ST.
TOLEDO, OHIO 43604
(419) 241-5506

PARTIES

1. Plaintiff William C. Harris, Jr., is an individual, residing in Wayne County, Michigan.

2. Defendant Litton Loan Servicing, LP ('Litton Loans') is a Delaware limited partnership with its principal place of business in Texas, and does business in Wayne County, Michigan. None of the partners of Litton Loan Servicing, LP are incorporated in, have a principal place of business in, or are domiciled in the State of Michigan, and each is a citizen of a State other than Michigan.

3. Defendant Litton Loans, with respect to the real estate mortgage loan transaction described in ¶ 8 below, and its assumption of the servicing of that loan as stated in ¶ 13 below, is a lender in connection with a federally related mortgage loan for purposes of the Real Estate Settlement Procedures Act of 1974, as amended, 12 U.S.C. § 2601, *et seq.*, ('RESPA') and is a debt collector within the meaning of section 803(6) of the Fair Debt Collection Practices Act of 1977, as amended, 15 U.S.C. § 1692, *et seq.* ('FDCPA').

JURISDICTION AND VENUE

4. This court has jurisdiction on the following bases:

- a. *Federal question, 28 U.S.C. § 1331*: The matter in controversy between plaintiff and defendant arises under the laws of the United States, thereby establishing jurisdiction pursuant to 28 U.S.C. § 1331.
- b. *Diversity of citizenship, 28 U.S.C. § 1332(a)(1)*: The matter in controversy between plaintiff and defendant exceeds the sum or value of \$75,000, exclusive of interest and costs, and plaintiff and defendant are citizens of different states.

5. The transactions and occurrences which give rise to this action occurred in Wayne County, Michigan and therefore venue is proper in the Eastern District of Michigan.

PRIOR RELATED LITIGATION

6. There has been no prior litigation between plaintiff and defendant.

7. In 2008, plaintiff filed a complaint in docket number 08-122215-CH, Wayne County Circuit Court, Michigan, naming Popular Mortgage Servicing, Inc., as defendant regarding its servicing of the mortgage loan which is the subject of this action. The case was dismissed with prejudice on June 3, 2009 by stipulation between the defendant and counsel for plaintiff.

OPERATIVE FACTS

8. Plaintiff borrowed \$141,300.00 to refinance the mortgage on his residence located at 2918 Banner Street, Dearborn, Wayne County, Michigan from Wilmington Finance Inc., ISAOA, in October, 2004.

9. The transaction referred to in ¶ 8 above was secured by a first mortgage on plaintiff's residence, and is therefore a federally related mortgage loan as defined in 12 U.S.C. § 2602(1).

10. In connection with the transaction referred to in ¶ 8 above, plaintiff executed a promissory note requiring plaintiff to repay to his lender the sums borrowed by making 359 monthly payments of \$902.42 each beginning on December 1, 2004, and a final payment of \$907.96 on November 1, 2034, with interest at the annual rate of 6.6%. Plaintiff is not in possession of the promissory note or a copy of it, and therefore a copy is not attached.

11. A conventional amortization of these payments would require, as of July 15, 2011, 80 monthly payments totaling \$72,193.60, consisting of \$59,647.55 in interest and \$12,546.05 in principal, and resulting in a principal balance of \$128,753.95, as shown on the Harris Mortgage Loan Amortization Schedule attached to this Complaint as Exhibit 'A' and incorporated into this paragraph.

12. The promissory note which plaintiff executed also requires that plaintiff advance sums on a monthly basis to his lender, to be held in an escrow account by the lender, to assure payment of taxes and insurance premiums with respect to the property which secures plaintiff's mortgage loan ('advance property expense escrow funds').

13. On November 1, 2008, defendant Litton Loans assumed servicing of the mortgage loan.

14. As of July 15, 2011, Litton Loans and its predecessors have made net escrow account outlays (taking into account deposits by plaintiff into the account, refunds of taxes received by Litton Loans and deposited into the account, payments for taxes and insurance from the account, and refunds of excess escrow funds to plaintiff from the account) in the total amount of \$21,750.31, as shown on the attached Harris Escrow Loan Escrow Payment Summary attached as Exhibit 'B'.

15. As of July 15, 2011, defendant Litton Loans is permitted, pursuant to RESPA and Regulation X of the Department of Housing and Urban Development issued under the authority of RESPA, as alleged in ¶¶ 24 through 26 below, to require plaintiff to maintain advance property expense escrow funds in the escrow account of not more than \$3,564.01, as shown on the Harris Mortgage Loan RESPA Permitted Escrow Balance Analysis attached as Exhibit 'C'.

16. As of July 15, 2011, defendant claims that plaintiff owes defendant outstanding fees in the total amount of \$568.84, as set forth on the Litton Loans Billing Statement dated 07/15/2011, a copy of which is attached as Exhibit 'D'.

17. As of July 15, 2011, the total of all amounts due to Litton Loans from plaintiff, including disputed fees, is \$98,076.76, calculated as follows:

a. 80 payments of principal and interest (<i>see</i> ¶ 11 above)	\$72,193.60
b. Net outlays from escrow (<i>see</i> ¶ 14 above)	21,750.31
c. Permitted escrow reserve (<i>see</i> ¶ 15 above)	3,564.01
d. Outstanding fees claimed by defendant (<i>see</i> ¶ 16 above)	568.84
	<hr/>
	\$98,076.76

18. As of July 15, 2011, plaintiff has made 81 monthly payments to Litton Loans and its predecessors in the total amount of \$92,601.35, *see* Harris Mortgage Payment Record, Exhibit 'F' to this Complaint, which is incorporated into this paragraph, so that the amount required to bring the loan completely current as of July 15, 2011 is \$5,475.41.

19. As of July 15, 2011, Litton Loans required and demanded that plaintiff maintain advance property expense escrow funds in the amount \$7,911.36, consisting of \$5,249.07 actually held in the escrow account, and nine monthly escrow payments of \$295.81 each, which Litton Loans claimed to be overdue as of July 15, 2011.

20. Beginning on December 15, 2008, and on a monthly or more frequent basis since that date, defendant Litton Loans has been sending to plaintiff default notices, threats to accelerate the mortgage loan balance, threats to foreclose, and monthly Billing Statements, falsely based on balances far in excess of the actual and true balances on the account.

21. Most recently, on July 11, 2011, and despite the status of the mortgage loan on July 15, 2011 as described in ¶¶ 14 through 18 above, Litton Loans sent a 'Notice of Default and Intent to Accelerate', a copy of which is attached as Exhibit 'E', by certified mail to plaintiff and to plaintiff's attorney, falsely stating that the amount necessary to bring the mortgage loan current was \$10,958.91, or \$5,483.50 more than the amount actually due on the account as of July 15, 2011.

22. Most recently, on July 15, 2011, and again despite the status of the mortgage loan on July 15, 2011 as described in ¶¶ 14 through 18 above, Litton Loans sent a Billing Statement, dated 07/15/2011, a copy of which is attached as Exhibit 'D', to plaintiff's attorney, falsely stating that the mortgage loan was delinquent back to November 1, 2010.

VIOLATION OF REAL ESTATE SETTLEMENT PRACTICES ACT OF 1974

23. Section 10 of RESPA, 12 U.S.C. § 2609, and 24 C.F.R. 3500.17, ('Regulation X § 17') issued under the authority of RESPA, limits the amount of funds that a lender may require a borrower to put into an escrow account for purposes of paying taxes, hazard insurance and other charges related to the property.

24. Specifically, RESPA § 10 and Regulation X § 17 prohibit the lender from requiring the borrower to maintain in escrow more than 1/12 of the total of all disbursements payable during the year, plus an amount necessary to pay for any shortage in the account, plus a cushion of 1/6 of the total disbursements for the year.

25. As of July 11, 2011 and July 15, 2011, the formula set forth in ¶ 24 above would prohibit Litton Loans from requiring plaintiff to maintain more than \$3,564.01 in escrow, see plaintiff's execution of this formula at Exhibit 'C' to this Complaint which is incorporated into this paragraph.

26. The action of defendant Litton Loans in requiring plaintiff to maintain \$7,911.36 in escrow, as stated in ¶ 19 above, violates Section 10 of RESPA and Regulation X § 17.

VIOLATION OF FAIR DEBT COLLECTION PRACTICES ACT

27. The action of defendant Litton Loans in sending Billing Statements, default notices, threats to accelerate the mortgage loan balance repayment, and threats to foreclose, all based on false figures, as described in ¶¶ 20 through 22 above violates the Fair Debt Collection Practices Act.

DAMAGES

28. As a direct and proximate result of the violations described in ¶¶ 23 through 27 above, plaintiff has suffered the following damages:

- a. Economic hardship and harm to his financial well-being;
- b. Harm to his credit reputation;
- c. Mental stress and suffering.

RELIEF SOUGHT

Plaintiff seeks the following relief:

- I. Monetary damages, in an amount to be determined, for the economic and personal harm alleged in ¶¶ 28a through 28c above;
- II. Punitive damages, to deter defendant Litton Loans from engaging in similar conduct in the future with respect to plaintiff and other individuals.
- III. Injunctive relief requiring defendant Litton Loans to correct its records concerning plaintiff, to issue corrected Billing Statements to plaintiff now and in the future, to correct derogatory information which it may have

reported to various credit reporting agencies, and to desist from violating RESPA, Regulation X, and FDCPA.

- IV. Reimbursement of attorney fees incurred by plaintiff for this litigation and for steps taken in an attempt to dissuade Litton Loans from its violations of law prior to institution of this litigation.
- V. Court costs, expenses, and such other relief as plaintiff may be entitled to.

Respectfully submitted,

/s/ Thomas P. Kurt

Thomas P. Kurt (P35311)
Attorney for Plaintiff
610 Adams St.
Toledo, Ohio 43604
(419) 241-5506

EXHIBIT 'A'

	HARRIS MORTGAGE LOAN AMORTIZATION							
								Cumulative
	Payment Date	Balance before payment	Interest	To Principal	Balance After Payment	Cumulative Interest Paid	Cumulative Principal Paid	total interest and principal paid
	Balance at closing	141300.00	0.00	0.00	141300.00	0.00	0.00	0.00
1	1-Dec-2004	141300.00	777.15	125.27	141174.73	777.15	125.27	902.42
2	1-Jan-2005	141174.73	776.46	125.96	141048.77	1553.61	251.23	1804.84
3	1-Feb-2005	141048.77	775.77	126.65	140922.12	2329.38	377.88	2707.26
4	1-Mar-2005	140922.12	775.07	127.35	140794.77	3104.45	505.23	3609.68
5	1-Apr-2005	140794.77	774.37	128.05	140666.72	3878.82	633.28	4512.10
6	1-May-2005	140666.72	773.67	128.75	140537.97	4652.49	762.03	5414.52
7	1-Jun-2005	140537.97	772.96	129.46	140408.51	5425.45	891.49	6316.94
8	1-Jul-2005	140408.51	772.25	130.17	140278.33	6197.69	1021.67	7219.36
9	1-Aug-2005	140278.33	771.53	130.89	140147.45	6969.23	1152.55	8121.78
10	1-Sep-2005	140147.45	770.81	131.61	140015.84	7740.04	1284.16	9024.20
11	1-Oct-2005	140015.84	770.09	132.33	139883.50	8510.12	1416.50	9926.62
12	1-Nov-2005	139883.50	769.36	133.06	139750.44	9279.48	1549.56	10829.04
13	1-Dec-2005	139750.44	768.63	133.79	139616.65	10048.11	1683.35	11731.46
14	1-Jan-2006	139616.65	767.89	134.53	139482.12	10816.00	1817.88	12633.88
15	1-Feb-2006	139482.12	767.15	135.27	139346.85	11583.15	1953.15	13536.30
16	1-Mar-2006	139346.85	766.41	136.01	139210.84	12349.56	2089.16	14438.72
17	1-Apr-2006	139210.84	765.66	136.76	139074.08	13115.22	2225.92	15341.14
18	1-May-2006	139074.08	764.91	137.51	138936.57	13880.13	2363.43	16243.56
19	1-Jun-2006	138936.57	764.15	138.27	138798.30	14644.28	2501.70	17145.98
20	1-Jul-2006	138798.30	763.39	139.03	138659.27	15407.67	2640.73	18048.40
21	1-Aug-2006	138659.27	762.63	139.79	138519.48	16170.30	2780.52	18950.82
22	1-Sep-2006	138519.48	761.86	140.56	138378.91	16932.15	2921.09	19853.24
23	1-Oct-2006	138378.91	761.08	141.34	138237.58	17693.24	3062.42	20755.66
24	1-Nov-2006	138237.58	760.31	142.11	138095.46	18453.54	3204.54	21658.08
25	1-Dec-2006	138095.46	759.53	142.89	137952.57	19213.07	3347.43	22560.50
26	1-Jan-2007	137952.57	758.74	143.68	137808.89	19971.81	3491.11	23462.92
27	1-Feb-2007	137808.89	757.95	144.47	137664.42	20729.76	3635.58	24365.34
28	1-Mar-2007	137664.42	757.15	145.27	137519.15	21486.91	3780.85	25267.76
29	1-Apr-2007	137519.15	756.36	146.06	137373.09	22243.27	3926.91	26170.18
30	1-May-2007	137373.09	755.55	146.87	137226.22	22998.82	4073.78	27072.60
31	1-Jun-2007	137226.22	754.74	147.68	137078.54	23753.56	4221.46	27975.02
32	1-Jul-2007	137078.54	753.93	148.49	136930.05	24507.49	4369.95	28877.44
33	1-Aug-2007	136930.05	753.12	149.30	136780.75	25260.61	4519.25	29779.86
34	1-Sep-2007	136780.75	752.29	150.13	136630.62	26012.90	4669.38	30682.28
35	1-Oct-2007	136630.62	751.47	150.95	136479.67	26764.37	4820.33	31584.70
36	1-Nov-2007	136479.67	750.64	151.78	136327.89	27515.01	4972.11	32487.12
37	1-Dec-2007	136327.89	749.80	152.62	136175.27	28264.81	5124.73	33389.54
38	1-Jan-2008	136175.27	748.96	153.46	136021.82	29013.78	5278.18	34291.96
39	1-Feb-2008	136021.82	748.12	154.30	135867.52	29761.90	5432.48	35194.38
40	1-Mar-2008	135867.52	747.27	155.15	135712.37	30509.17	5587.63	36096.80
41	1-Apr-2008	135712.37	746.42	156.00	135556.37	31255.59	5743.63	36999.22
42	1-May-2008	135556.37	745.56	156.86	135399.51	32001.15	5900.49	37901.64
43	1-Jun-2008	135399.51	744.70	157.72	135241.78	32745.84	6058.22	38804.06

	HARRIS MORTGAGE LOAN AMORTIZATION							

	HARRIS MORTGAGE LOAN AMORTIZATION							
	Payment Date	Balance before payment	Interest	To Principal	Balance After Payment	Cumulative Interest Paid	Cumulative Principal Paid	Cumulative total interest and principal paid
140	1-Jul-2016	115256.92	633.91	268.51	114988.42	100027.22	26311.58	126338.80
141	1-Aug-2016	114988.42	632.44	269.98	114718.43	100659.65	26581.57	127241.22
142	1-Sep-2016	114718.43	630.95	271.47	114446.96	101290.60	26853.04	128143.64
143	1-Oct-2016	114446.96	629.46	272.96	114174.00	101920.06	27126.00	129046.06
144	1-Nov-2016	114174.00	627.96	274.46	113899.54	102548.02	27400.46	129948.48
145	1-Dec-2016	113899.54	626.45	275.97	113623.57	103174.47	27676.43	130850.90
146	1-Jan-2017	113623.57	624.93	277.49	113346.08	103799.40	27953.92	131753.32
147	1-Feb-2017	113346.08	623.40	279.02	113067.06	104422.80	28232.94	132655.74
148	1-Mar-2017	113067.06	621.87	280.55	112786.51	105044.67	28513.49	133558.16
149	1-Apr-2017	112786.51	620.33	282.09	112504.41	105664.99	28795.59	134460.58
150	1-May-2017	112504.41	618.77	283.65	112220.77	106283.77	29079.23	135363.00
151	1-Jun-2017	112220.77	617.21	285.21	111935.56	106900.98	29364.44	136265.42
152	1-Jul-2017	111935.56	615.65	286.77	111648.79	107516.63	29651.21	137167.84
153	1-Aug-2017	111648.79	614.07	288.35	111360.44	108130.70	29939.56	138070.26
154	1-Sep-2017	111360.44	612.48	289.94	111070.50	108743.18	30229.50	138972.68
155	1-Oct-2017	111070.50	610.89	291.53	110778.97	109354.07	30521.03	139875.10
156	1-Nov-2017	110778.97	609.28	293.14	110485.83	109963.35	30814.17	140777.52
157	1-Dec-2017	110485.83	607.67	294.75	110191.08	110571.02	31108.92	141679.94
158	1-Jan-2018	110191.08	606.05	296.37	109894.71	111177.07	31405.29	142582.36
159	1-Feb-2018	109894.71	604.42	298.00	109596.71	111781.49	31703.29	143484.78
160	1-Mar-2018	109596.71	602.78	299.64	109297.08	112384.28	32002.92	144387.20
161	1-Apr-2018	109297.08	601.13	301.29	108995.79	112985.41	32304.21	145289.62
162	1-May-2018	108995.79	599.48	302.94	108692.85	113584.89	32607.15	146192.04
163	1-Jun-2018	108692.85	597.81	304.61	108388.24	114182.70	32911.76	147094.46
164	1-Jul-2018	108388.24	596.14	306.28	108081.95	114778.83	33218.05	147996.88
165	1-Aug-2018	108081.95	594.45	307.97	107773.98	115373.28	33526.02	148899.30
166	1-Sep-2018	107773.98	592.76	309.66	107464.32	115966.04	33835.68	149801.72
167	1-Oct-2018	107464.32	591.05	311.37	107152.95	116557.09	34147.05	150704.14
168	1-Nov-2018	107152.95	589.34	313.08	106839.88	117146.44	34460.12	151606.56
169	1-Dec-2018	106839.88	587.62	314.80	106525.08	117734.06	34774.92	152508.98
170	1-Jan-2019	106525.08	585.89	316.53	106208.54	118319.94	35091.46	153411.40
171	1-Feb-2019	106208.54	584.15	318.27	105890.27	118904.09	35409.73	154313.82
172	1-Mar-2019	105890.27	582.40	320.02	105570.25	119486.49	35729.75	155216.24
173	1-Apr-2019	105570.25	580.64	321.78	105248.46	120067.12	36051.54	156118.66
174	1-May-2019	105248.46	578.87	323.55	104924.91	120645.99	36375.09	157021.08
175	1-Jun-2019	104924.91	577.09	325.33	104599.58	121223.08	36700.42	157923.50
176	1-Jul-2019	104599.58	575.30	327.12	104272.45	121798.37	37027.55	158825.92
177	1-Aug-2019	104272.45	573.50	328.92	103943.53	122371.87	37356.47	159728.34
178	1-Sep-2019	103943.53	571.69	330.73	103612.80	122943.56	37687.20	160630.76
179	1-Oct-2019	103612.80	569.87	332.55	103280.25	123513.43	38019.75	161533.18
180	1-Nov-2019	103280.25	568.04	334.38	102945.87	124081.47	38354.13	162435.60
181	1-Dec-2019	102945.87	566.20	336.22	102609.66	124647.68	38690.34	163338.02
182	1-Jan-2020	102609.66	564.35	338.07	102271.59	125212.03	39028.41	164240.44
183	1-Feb-2020	102271.59	562.49	339.93	101931.66	125774.52	39368.34	165142.86
184	1-Mar-2020	101931.66	560.62	341.80	101589.87	126335.15	39710.13	166045.28
185	1-Apr-2020	101589.87	558.74	343.68	101246.19	126893.89	40053.81	166947.70
186	1-May-2020	101246.19	556.85	345.57	100900.63	127450.75	40399.37	167850.12
187	1-Jun-2020	100900.63	554.95	347.47	100553.16	128005.70	40746.84	168752.54

HARRIS MORTGAGE LOAN AMORTIZATION								
	Payment Date	Balance before payment	Interest	To Principal	Balance After Payment	Cumulative Interest Paid	Cumulative Principal Paid	Cumulative total interest and principal paid
188	1-Jul-2020	100553.16	553.04	349.38	100203.78	128558.74	41096.22	169654.96
189	1-Aug-2020	100203.78	551.12	351.30	99852.48	129109.86	41447.52	170557.38
190	1-Sep-2020	99852.48	549.19	353.23	99499.25	129659.05	41800.75	171459.80
191	1-Oct-2020	99499.25	547.25	355.17	99144.08	130206.30	42155.92	172362.22
192	1-Nov-2020	99144.08	545.29	357.13	98786.95	130751.59	42513.05	173264.64
193	1-Dec-2020	98786.95	543.33	359.09	98427.86	131294.92	42872.14	174167.06
194	1-Jan-2021	98427.86	541.35	361.07	98066.79	131836.27	43233.21	175069.48
195	1-Feb-2021	98066.79	539.37	363.05	97703.74	132375.64	43596.26	175971.90
196	1-Mar-2021	97703.74	537.37	365.05	97338.69	132913.01	43961.31	176874.32
197	1-Apr-2021	97338.69	535.36	367.06	96971.63	133448.37	44328.37	177776.74
198	1-May-2021	96971.63	533.34	369.08	96602.56	133981.72	44697.44	178679.16
199	1-Jun-2021	96602.56	531.31	371.11	96231.45	134513.03	45068.55	179581.58
200	1-Jul-2021	96231.45	529.27	373.15	95858.30	135042.30	45441.70	180484.00
201	1-Aug-2021	95858.30	527.22	375.20	95483.10	135569.52	45816.90	181386.42
202	1-Sep-2021	95483.10	525.16	377.26	95105.84	136094.68	46194.16	182288.84
203	1-Oct-2021	95105.84	523.08	379.34	94726.50	136617.76	46573.50	183191.26
204	1-Nov-2021	94726.50	521.00	381.42	94345.08	137138.76	46954.92	184093.68
205	1-Dec-2021	94345.08	518.90	383.52	93961.56	137657.66	47338.44	184996.10
206	1-Jan-2022	93961.56	516.79	385.63	93575.92	138174.44	47724.08	185898.52
207	1-Feb-2022	93575.92	514.67	387.75	93188.17	138689.11	48111.83	186800.94
208	1-Mar-2022	93188.17	512.53	389.89	92798.29	139201.65	48501.71	187703.36
209	1-Apr-2022	92798.29	510.39	392.03	92406.26	139712.04	48893.74	188605.78
210	1-May-2022	92406.26	508.23	394.19	92012.07	140220.27	49287.93	189508.20
211	1-Jun-2022	92012.07	506.07	396.35	91615.72	140726.34	49684.28	190410.62
212	1-Jul-2022	91615.72	503.89	398.53	91217.18	141230.22	50082.82	191313.04
213	1-Aug-2022	91217.18	501.69	400.73	90816.46	141731.92	50483.54	192215.46
214	1-Sep-2022	90816.46	499.49	402.93	90413.53	142231.41	50886.47	193117.88
215	1-Oct-2022	90413.53	497.27	405.15	90008.38	142728.68	51291.62	194020.30
216	1-Nov-2022	90008.38	495.05	407.37	89601.01	143223.73	51698.99	194922.72
217	1-Dec-2022	89601.01	492.81	409.61	89191.40	143716.54	52108.60	195825.14
218	1-Jan-2023	89191.40	490.55	411.87	88779.53	144207.09	52520.47	196727.56
219	1-Feb-2023	88779.53	488.29	414.13	88365.40	144695.38	52934.60	197629.98
220	1-Mar-2023	88365.40	486.01	416.41	87948.99	145181.39	53351.01	198532.40
221	1-Apr-2023	87948.99	483.72	418.70	87530.28	145665.10	53769.72	199434.82
222	1-May-2023	87530.28	481.42	421.00	87109.28	146146.52	54190.72	200337.24
223	1-Jun-2023	87109.28	479.10	423.32	86685.96	146625.62	54614.04	201239.66
224	1-Jul-2023	86685.96	476.77	425.65	86260.32	147102.40	55039.68	202142.08
225	1-Aug-2023	86260.32	474.43	427.99	85832.33	147576.83	55467.67	203044.50
226	1-Sep-2023	85832.33	472.08	430.34	85401.98	148048.90	55898.02	203946.92
227	1-Oct-2023	85401.98	469.71	432.71	84969.28	148518.62	56330.72	204849.34
228	1-Nov-2023	84969.28	467.33	435.09	84534.19	148985.95	56765.81	205751.76
229	1-Dec-2023	84534.19	464.94	437.48	84096.70	149450.88	57203.30	206654.18
230	1-Jan-2024	84096.70	462.53	439.89	83656.82	149913.42	57643.18	207556.60
231	1-Feb-2024	83656.82	460.11	442.31	83214.51	150373.53	58085.49	208459.02
232	1-Mar-2024	83214.51	457.68	444.74	82769.77	150831.21	58530.23	209361.44
233	1-Apr-2024	82769.77	455.23	447.19	82322.58	151286.44	58977.42	210263.86
234	1-May-2024	82322.58	452.77	449.65	81872.94	151739.22	59427.06	211166.28
235	1-Jun-2024	81872.94	450.30	452.12	81420.82	152189.52	59879.18	212068.70

	HARRIS MORTGAGE LOAN AMORTIZATION							
								Cumulative
	Payment Date	Balance before payment	Interest	To Principal	Balance After Payment	Cumulative Interest Paid	Cumulative Principal Paid	total interest and principal paid
236	1-Jul-2024	81420.82	447.81	454.61	80966.21	152637.33	60333.79	212971.12
237	1-Aug-2024	80966.21	445.31	457.11	80509.11	153082.65	60790.89	213873.54
238	1-Sep-2024	80509.11	442.80	459.62	80049.49	153525.45	61250.51	214775.96
239	1-Oct-2024	80049.49	440.27	462.15	79587.34	153965.72	61712.66	215678.38
240	1-Nov-2024	79587.34	437.73	464.69	79122.65	154403.45	62177.35	216580.80
241	1-Dec-2024	79122.65	435.17	467.25	78655.40	154838.62	62644.60	217483.22
242	1-Jan-2025	78655.40	432.60	469.82	78185.59	155271.23	63114.41	218385.64
243	1-Feb-2025	78185.59	430.02	472.40	77713.19	155701.25	63586.81	219288.06
244	1-Mar-2025	77713.19	427.42	475.00	77238.19	156128.67	64061.81	220190.48
245	1-Apr-2025	77238.19	424.81	477.61	76760.58	156553.48	64539.42	221092.90
246	1-May-2025	76760.58	422.18	480.24	76280.35	156975.67	65019.65	221995.32
247	1-Jun-2025	76280.35	419.54	482.88	75797.47	157395.21	65502.53	222897.74
248	1-Jul-2025	75797.47	416.89	485.53	75311.93	157812.09	65988.07	223800.16
249	1-Aug-2025	75311.93	414.22	488.20	74823.73	158226.31	66476.27	224702.58
250	1-Sep-2025	74823.73	411.53	490.89	74332.84	158637.84	66967.16	225605.00
251	1-Oct-2025	74332.84	408.83	493.59	73839.25	159046.67	67460.75	226507.42
252	1-Nov-2025	73839.25	406.12	496.30	73342.95	159452.79	67957.05	227409.84
253	1-Dec-2025	73342.95	403.39	499.03	72843.91	159856.17	68456.09	228312.26
254	1-Jan-2026	72843.91	400.64	501.78	72342.13	160256.81	68957.87	229214.68
255	1-Feb-2026	72342.13	397.88	504.54	71837.60	160654.70	69462.40	230117.10
256	1-Mar-2026	71837.60	395.11	507.31	71330.28	161049.80	69969.72	231019.52
257	1-Apr-2026	71330.28	392.32	510.10	70820.18	161442.12	70479.82	231921.94
258	1-May-2026	70820.18	389.51	512.91	70307.27	161831.63	70992.73	232824.36
259	1-Jun-2026	70307.27	386.69	515.73	69791.54	162218.32	71508.46	233726.78
260	1-Jul-2026	69791.54	383.85	518.57	69272.97	162602.17	72027.03	234629.20
261	1-Aug-2026	69272.97	381.00	521.42	68751.55	162983.17	72548.45	235531.62
262	1-Sep-2026	68751.55	378.13	524.29	68227.27	163361.31	73072.73	236434.04
263	1-Oct-2026	68227.27	375.25	527.17	67700.10	163736.56	73599.90	237336.46
264	1-Nov-2026	67700.10	372.35	530.07	67170.03	164108.91	74129.97	238238.88
265	1-Dec-2026	67170.03	369.44	532.98	66637.04	164478.34	74662.96	239141.30
266	1-Jan-2027	66637.04	366.50	535.92	66101.13	164844.85	75198.87	240043.72
267	1-Feb-2027	66101.13	363.56	538.86	65562.26	165208.40	75737.74	240946.14
268	1-Mar-2027	65562.26	360.59	541.83	65020.44	165569.00	76279.56	241848.56
269	1-Apr-2027	65020.44	357.61	544.81	64475.63	165926.61	76824.37	242750.98
270	1-May-2027	64475.63	354.62	547.80	63927.82	166281.22	77372.18	243653.40
271	1-Jun-2027	63927.82	351.60	550.82	63377.01	166632.83	77922.99	244555.82
272	1-Jul-2027	63377.01	348.57	553.85	62823.16	166981.40	78476.84	245458.24
273	1-Aug-2027	62823.16	345.53	556.89	62266.27	167326.93	79033.73	246360.66
274	1-Sep-2027	62266.27	342.46	559.96	61706.31	167669.39	79593.69	247263.08
275	1-Oct-2027	61706.31	339.38	563.04	61143.28	168008.78	80156.72	248165.50
276	1-Nov-2027	61143.28	336.29	566.13	60577.15	168345.07	80722.85	249067.92
277	1-Dec-2027	60577.15	333.17	569.25	60007.90	168678.24	81292.10	249970.34
278	1-Jan-2028	60007.90	330.04	572.38	59435.52	169008.28	81864.48	250872.76
279	1-Feb-2028	59435.52	326.90	575.52	58860.00	169335.18	82440.00	251775.18
280	1-Mar-2028	58860.00	323.73	578.69	58281.31	169658.91	83018.69	252677.60
281	1-Apr-2028	58281.31	320.55	581.87	57699.44	169979.46	83600.56	253580.02
282	1-May-2028	57699.44	317.35	585.07	57114.36	170296.80	84185.64	254482.44
283	1-Jun-2028	57114.36	314.13	588.29	56526.07	170610.93	84773.93	255384.86

HARRIS MORTGAGE LOAN AMORTIZATION								
	Payment Date	Balance before payment	Interest	To Principal	Balance After Payment	Cumulative Interest Paid	Cumulative Principal Paid	Cumulative total interest and principal paid
284	1-Jul-2028	56526.07	310.89	591.53	55934.55	170921.83	85365.45	256287.28
285	1-Aug-2028	55934.55	307.64	594.78	55339.77	171229.47	85960.23	257189.70
286	1-Sep-2028	55339.77	304.37	598.05	54741.71	171533.83	86558.29	258092.12
287	1-Oct-2028	54741.71	301.08	601.34	54140.37	171834.91	87159.63	258994.54
288	1-Nov-2028	54140.37	297.77	604.65	53535.73	172132.69	87764.27	259896.96
289	1-Dec-2028	53535.73	294.45	607.97	52927.75	172427.13	88372.25	260799.38
290	1-Jan-2029	52927.75	291.10	611.32	52316.43	172718.23	88983.57	261701.80
291	1-Feb-2029	52316.43	287.74	614.68	51701.75	173005.97	89598.25	262604.22
292	1-Mar-2029	51701.75	284.36	618.06	51083.69	173290.33	90216.31	263506.64
293	1-Apr-2029	51083.69	280.96	621.46	50462.23	173571.29	90837.77	264409.06
294	1-May-2029	50462.23	277.54	624.88	49837.36	173848.84	91462.64	265311.48
295	1-Jun-2029	49837.36	274.11	628.31	49209.04	174122.94	92090.96	266213.90
296	1-Jul-2029	49209.04	270.65	631.77	48577.27	174393.59	92722.73	267116.32
297	1-Aug-2029	48577.27	267.18	635.25	47942.03	174660.77	93357.97	268018.74
298	1-Sep-2029	47942.03	263.68	638.74	47303.29	174924.45	93996.71	268921.16
299	1-Oct-2029	47303.29	260.17	642.25	46661.04	175184.62	94638.96	269823.58
300	1-Nov-2029	46661.04	256.64	645.78	46015.25	175441.25	95284.75	270726.00
301	1-Dec-2029	46015.25	253.08	649.34	45365.92	175694.34	95934.08	271628.42
302	1-Jan-2030	45365.92	249.51	652.91	44713.01	175943.85	96586.99	272530.84
303	1-Feb-2030	44713.01	245.92	656.50	44056.51	176189.77	97243.49	273433.26
304	1-Mar-2030	44056.51	242.31	660.11	43396.40	176432.08	97903.60	274335.68
305	1-Apr-2030	43396.40	238.68	663.74	42732.66	176670.76	98567.34	275238.10
306	1-May-2030	42732.66	235.03	667.39	42065.27	176905.79	99234.73	276140.52
307	1-Jun-2030	42065.27	231.36	671.06	41394.21	177137.15	99905.79	277042.94
308	1-Jul-2030	41394.21	227.67	674.75	40719.46	177364.82	100580.54	277945.36
309	1-Aug-2030	40719.46	223.96	678.46	40040.99	177588.77	101259.01	278847.78
310	1-Sep-2030	40040.99	220.23	682.19	39358.80	177809.00	101941.20	279750.20
311	1-Oct-2030	39358.80	216.47	685.95	38672.85	178025.47	102627.15	280652.62
312	1-Nov-2030	38672.85	212.70	689.72	37983.13	178238.17	103316.87	281555.04
313	1-Dec-2030	37983.13	208.91	693.51	37289.62	178447.08	104010.38	282457.46
314	1-Jan-2031	37289.62	205.09	697.33	36592.29	178652.17	104707.71	283359.88
315	1-Feb-2031	36592.29	201.26	701.16	35891.13	178853.43	105408.87	284262.30
316	1-Mar-2031	35891.13	197.40	705.02	35186.11	179050.83	106113.89	285164.72
317	1-Apr-2031	35186.11	193.52	708.90	34477.22	179244.36	106822.78	286067.14
318	1-May-2031	34477.22	189.62	712.80	33764.42	179433.98	107535.58	286969.56
319	1-Jun-2031	33764.42	185.70	716.72	33047.71	179619.69	108252.29	287871.98
320	1-Jul-2031	33047.71	181.76	720.66	32327.05	179801.45	108972.95	288774.40
321	1-Aug-2031	32327.05	177.80	724.62	31602.43	179979.25	109697.57	289676.82
322	1-Sep-2031	31602.43	173.81	728.61	30873.82	180153.06	110426.18	290579.24
323	1-Oct-2031	30873.82	169.81	732.61	30141.21	180322.87	111158.79	291481.66
324	1-Nov-2031	30141.21	165.78	736.64	29404.56	180488.64	111895.44	292384.08
325	1-Dec-2031	29404.56	161.73	740.69	28663.87	180650.37	112636.13	293286.50
326	1-Jan-2032	28663.87	157.65	744.77	27919.10	180808.02	113380.90	294188.92
327	1-Feb-2032	27919.10	153.56	748.86	27170.23	180961.57	114129.77	295091.34
328	1-Mar-2032	27170.23	149.44	752.98	26417.25	181111.01	114882.75	295993.76
329	1-Apr-2032	26417.25	145.29	757.13	25660.13	181256.31	115639.87	296896.18
330	1-May-2032	25660.13	141.13	761.29	24898.84	181397.44	116401.16	297798.60
331	1-Jun-2032	24898.84	136.94	765.48	24133.36	181534.38	117166.64	298701.02

HARRIS MORTGAGE LOAN AMORTIZATION								
	Payment Date	Balance before payment	Interest	To Principal	Balance After Payment	Cumulative Interest Paid	Cumulative Principal Paid	Cumulative total interest and principal paid
332	1-Jul-2032	24133.36	132.73	769.69	23363.67	181667.11	117936.33	299603.44
333	1-Aug-2032	23363.67	128.50	773.92	22589.75	181795.61	118710.25	300505.86
334	1-Sep-2032	22589.75	124.24	778.18	21811.58	181919.86	119488.42	301408.28
335	1-Oct-2032	21811.58	119.96	782.46	21029.12	182039.82	120270.88	302310.70
336	1-Nov-2032	21029.12	115.66	786.76	20242.36	182155.48	121057.64	303213.12
337	1-Dec-2032	20242.36	111.33	791.09	19451.27	182266.81	121848.73	304115.54
338	1-Jan-2033	19451.27	106.98	795.44	18655.84	182373.80	122644.16	305017.96
339	1-Feb-2033	18655.84	102.61	799.81	17856.02	182476.40	123443.98	305920.38
340	1-Mar-2033	17856.02	98.21	804.21	17051.81	182574.61	124248.19	306822.80
341	1-Apr-2033	17051.81	93.78	808.64	16243.18	182668.40	125056.82	307725.22
342	1-May-2033	16243.18	89.34	813.08	15430.09	182757.73	125869.91	308627.64
343	1-Jun-2033	15430.09	84.87	817.55	14612.54	182842.60	126687.46	309530.06
344	1-Jul-2033	14612.54	80.37	822.05	13790.49	182922.97	127509.51	310432.48
345	1-Aug-2033	13790.49	75.85	826.57	12963.92	182998.82	128336.08	311334.90
346	1-Sep-2033	12963.92	71.30	831.12	12132.80	183070.12	129167.20	312237.32
347	1-Oct-2033	12132.80	66.73	835.69	11297.11	183136.85	130002.89	313139.74
348	1-Nov-2033	11297.11	62.13	840.29	10456.82	183198.98	130843.18	314042.16
349	1-Dec-2033	10456.82	57.51	844.91	9611.91	183256.49	131688.09	314944.58
350	1-Jan-2034	9611.91	52.87	849.55	8762.36	183309.36	132537.64	315847.00
351	1-Feb-2034	8762.36	48.19	854.23	7908.13	183357.55	133391.87	316749.42
352	1-Mar-2034	7908.13	43.49	858.93	7049.21	183401.05	134250.79	317651.84
353	1-Apr-2034	7049.21	38.77	863.65	6185.56	183439.82	135114.44	318554.26
354	1-May-2034	6185.56	34.02	868.40	5317.16	183473.84	135982.84	319456.68
355	1-Jun-2034	5317.16	29.24	873.18	4443.98	183503.08	136856.02	320359.10
356	1-Jul-2034	4443.98	24.44	877.98	3566.01	183527.53	137733.99	321261.52
357	1-Aug-2034	3566.01	19.61	882.81	2683.20	183547.14	138616.80	322163.94
358	1-Sep-2034	2683.20	14.76	887.66	1795.54	183561.90	139504.46	323066.36
359	1-Oct-2034	1795.54	9.88	892.54	902.99	183571.77	140397.01	323968.78
360	1-Nov-2034	902.99	4.97	902.99	0.00	183576.74	141300.00	324876.74

EXHIBIT 'B'

Harris Mortgage Loan Escrow Paid-Out Activity

Date	From Escrow - Taxes	From Escrow - Insurance	From Escrow - Refund to Harris				
1-Dec-2004							
14-Jan-2005							
15-Feb-2005	439.18						
16-Feb-2005							
11-Mar-2005							
17-Mar-2005			905.12				
11-Apr-2005							
9-May-2005							
10-Jun-2005							
15-Jul-2005							
15-Aug-2005		773.00					
9-Sep-2005							
11-Oct-2005							
21-Oct-2005			66.92				
17-Nov-2005							
15-Dec-2005							
30-Jan-2006							
25-Jan-2006	3,063.55						
7-Feb-2006							
17-Mar-2006							
14-Apr-2006							
8-May-2006							
15-Jun-2006							
10-Jul-2006							
4-Aug-2006							
15-Aug-2006		745.00					
25-Aug-2006	2,227.31						
5-Sep-2006	3,379.70						
7-Sep-2006	-2,227.31						
11-Sep-2006							
11-Oct-2006							
10-Nov-2006							
28-Dec-2006							
31-Dec-2006	261.25						
22-Jan-2007							

Harris Mortgage Loan Escrow Paid-Out Activity							
Date	From Escrow - Taxes	From Escrow - Insurance	From Escrow - Refund to Harris				
20-Feb-2007							
22-Mar-2007							
17-Apr-2007							
30-May-2007							
5-Jun-2007	-261.25						
10-Jul-2007							
15-Aug-2007	3,382.14						
15-Aug-2007							
23-Aug-2007		647.00					
5-Sep-2007							
5-Oct-2007							
15-Nov-2007							
19-Nov-2007	-934.74						
17-Dec-2007							
20-Dec-2007	165.96						
19-Jan-2008							
29-Feb-2008							
31-Mar-2008							
16-Apr-2008							
16-May-2008							
11-Jun-2008							
16-Jun-2008							
14-Jul-2008	2,430.46						
31-Aug-2008		719.00					
12-Dec-2008							
15-Jan-2009							
1-Jun-2009							
1-Jul-2009							
16-Jul-2009							
7-Aug-2009							
24-Aug-2009							
24-Aug-2009		574.00					
24-Aug-2009	2,655.29						
8-Sep-2009							
8-Sep-2009							
16-Oct-2009							
17-Nov-2009							
9-Dec-2009	183.20						
14-Dec-2009	-902.62						
11-Jan-2010							

Harris Mortgage Loan Escrow Paid-Out Activity							
Date	From Escrow - Taxes	From Escrow - Insurance	From Escrow - Refund to Harris				
16-Feb-2010							
11-Mar-2010							
12-Apr-2010							
12-May-2010							
12-Jul-2010							
23-Aug-2010		582.00					
11-Aug-2010	2,701.46						
15-Sep-2010							
15-Oct-2010							
15-Nov-2010							
13-Dec-2010	174.69						
12-Jan-2011							
12-Jan-2011							
14-Feb-2011							
7-Mar-2011							
4-Apr-2011							
5-May-2011							
2-Jun-2011							
8-Jul-11							
Net Total Paid Out From Escrow			\$ 21,750.31				

Exhibit 'C'

Harris Mortgage Loan RESPA-permitted Escrow Balance Analysis					
Note: payments out based on previous 12 months					
First Trial:					
Anticipated Transaction	Date	Amount In	Amount Out	Bal	
Balance as of 07/15/11				5249.07	
Anticipated escrow deposit from borrower	8/1/2011	295.81		5544.88	
Anticipated tax payment	8/11/2011		2701.46	2843.42	
Anticipated hazard insurance payment	8/23/2011		582.00	2261.42	(low point)
Anticipated escrow deposit from borrower	9/1/2011	295.81		2557.23	
Anticipated escrow deposit from borrower	10/1/2011	295.81		2853.04	
Anticipated escrow deposit from borrower	11/1/2011	295.81		3148.85	
Anticipated escrow deposit from borrower	12/1/2011	295.81		3444.66	
Anticipated tax payment	12/13/2011		174.69	3269.97	
Anticipated escrow deposit from borrower	1/13/2012	295.81		3565.78	
Anticipated escrow deposit from borrower	2/1/2012	295.81			
Anticipated escrow deposit from borrower	3/1/2012	295.81		3861.59	
Anticipated escrow deposit from borrower	4/1/2012	295.81		4157.40	
Anticipated escrow deposit from borrower	5/1/2012	295.81		4453.21	
Anticipated escrow deposit from borrower	6/1/2012	295.81		4749.02	
Anticipated escrow deposit from borrower	7/1/2012	295.81		5044.83	
Allowed cushion: one-sixth of all anticipated payments out:				\$ 576.36	
Yields: July, 2011 balance required to maintain cushion amount (\$576.35) or higher:				\$3,564.01	
Second Trial:					
Anticipated Transaction	Date	Amount In	Amount Out	Bal	
Second trial beginning balance				\$3,564.01	
Anticipated escrow deposit from borrower	8/1/2011	295.81		3859.82	
Anticipated tax payment	8/11/2011		2701.46	1158.36	
Anticipated hazard insurance payment	8/23/2011		582.00	\$ 576.36	(low point)
Anticipated escrow deposit from borrower	9/1/2011	295.81		872.17	
Anticipated escrow deposit from borrower	10/1/2011	295.81		1167.98	
Anticipated escrow deposit from borrower	11/1/2011	295.81		1463.79	
Anticipated escrow deposit from borrower	12/1/2011	295.81		1759.60	
Anticipated tax payment	12/13/2011		174.69	1584.91	
Anticipated escrow deposit from borrower	1/13/2012	295.81		1880.72	
Anticipated escrow deposit from borrower	2/1/2012	295.81		2176.53	
Anticipated escrow deposit from borrower	3/1/2012	295.81		2472.34	
Anticipated escrow deposit from borrower	4/1/2012	295.81		2768.15	
Anticipated escrow deposit from borrower	5/1/2012	295.81		3063.96	
Anticipated escrow deposit from borrower	6/1/2012	295.81		3359.77	
Anticipated escrow deposit from borrower	7/1/2012	295.81		3655.58	

LLS

SEND PAYMENTS TO:
P.O. Box 4387
Houston, TX 77210 4387
www.littonloan.com

JTED DOCUMENT 0040926388

STATEMENT DATE 07/15/2011
LOAN NUMBER 0040926388
CONTRACTUAL DUE DATE 11/01/2010

PROPERTY ADDRESS: 2818 Banner
Dearborn MI 48124

50054-125243-026
WILLIAM C HARRIS JR
2818 BANNER ST
DEARBORN MI 48124-4459


PRINCIPAL AND INTEREST 902.42
ESCROW AMOUNT 295.81
ADDITIONAL AMOUNT REQUIRED 0.00
MISCELLANEOUS


TOTAL MONTHLY PAYMENT 1,198.23


LATE CHARGES DUE 315.84
OTHER FEES DUE 253.00
DEFERRED BALANCE 0.00

PAYMENT OPTIONS

Pay Online 
www.littonloan.com
Go to "Make a Payment"

Pay By Mail 
P.O. Box 4387
Houston, TX 77210-4387

Pay By Phone 
(800) 999-8501
Press Option 3

Western Union 
Code City: Litton
Code State: Texas

LOAN INFORMATION

*PRINCIPAL BALANCE 130,362.05
ESCROW BALANCE 5,249.07
SUSPENSE BALANCE 141.00

CURRENT INTEREST RATE 6.6000

* This is not a payoff balance.

Refer to back of statement for additional information.

This in an attempt to collect your debt and any information obtained will be used for that purpose.

TRANSACTIONS SINCE LAST STATEMENT

TRANSACTION DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	PRINCIPAL	INTEREST	ESCROW	SUSPENSE / FEE OTHER
07/08/11	FORBEARANCE SUSPENSE	1,200.00	0.00	0.00	0.00	1,200.00
07/08/11	FORBEARANCE SUSPENSE	141.00	0.00	0.00	0.00	141.00
07/08/11	PAYMENT	1,198.23	184.41	718.01	295.81	0.00
07/08/11	SUSPENSE ADJUSTMENT	1,339.23-	0.00	0.00	0.00	1,339.23-

IMPORTANT MESSAGES

474-2054-0710F

↓ TEAR HERE ↓

3001.0008.042606083801

PLEASE RETURN THIS PORTION WITH YOUR PAYMENT AND KEEP TOP PORTION FOR YOUR RECORDS. DO NOT STAPLE PAYMENT.

LOAN NUMBER

0040926388

WILLIAM C HARRIS JR

LITTON LOAN SERVICING LP
PO BOX 4387
HOUSTON TX 77210 4387

CURRENT PAYMENT AMOUNT

\$1,198.23

DUE DATE

08/01/2011

TOTAL AMOUNT NOW DUE

\$12,157.14

IF RECEIVED AFTER

08/16/2011

LATE AMOUNT

\$12,202.26

ADDITIONAL AMOUNT(S) ENCLOSED

PRINCIPAL	\$								
ESCROW	\$								
OTHER	\$								
TOTAL ENCLOSED	\$								

☐ Please check box to indicate mailing address/phone number/social security number changes and enter changes on back of coupon.

IMPORTANT NUMBERS

DEFAULT COUNSELING (800) 999-8501
(For payment arrangements and foreclosure alternatives)

CUSTOMER CARE (800) 247-9727
(Automated system available after hours for loan information and services)

PAY BY PHONE (800) 999-8501

PAYMENTS
P.O. BOX 4387
Houston, TX, 77210-4387

CORRESPONDENCE
Attn: Customer Care
4828 Loop Central Drive
Houston, TX 77081-2212

Please include your loan number on all correspondence.

ONLINE SERVICES



www.littonloan.com

At www.littonloan.com, you have 24/7 access to a wide array of services:

- Provide proof of insurance
- Request a Payoff Statement
- Request a Verification of Mortgage
- Update your contact information

You may obtain loan information, including:

- Loan balance
- Detailed loan activity
- Current interest rate
- Payment options
- Payment amount and due date
- IRS tax and interest information
- Ways to avoid foreclosure

IMPORTANT INFORMATION

PAYMENT INFORMATION

PAY ONLINE: Visit www.littonloan.com and click on "Make a Payment" to pay online in minutes. This is a free service for payments remitted within five (5) days of the payment due date.

PAY BY CHECK: If paying by check, you are authorizing Litton to make a one time electronic debit for each check presented from the account at the financial institution indicated on the check. This electronic debit will be for the exact amount of the check. Please include your loan number on the check and mail it to the payment address.

PAY BY PHONE: Call (800) 999 8501 to initiate a phone payment. You will need to provide your Personal Identification Number (PIN), and bank account and routing numbers. Your PIN is the last four digits of your Social Security number. By providing this information, you are authorizing Litton to make a one time debit entry from your checking account. Litton acknowledges that Automated Clearing House (ACH) transactions to your account must comply with provisions of federal law.

WESTERN UNION: The wire transfer must include your loan number and the Western Union code city Litton and code state Texas.

AUTOMATED PAYMENT SERVICE: This service enables you to deduct your payment from your checking or savings account monthly. Call (800) 247 9727 or visit www.littonloan.com to enroll in the automated payment service.

LOST STATEMENTS: If you do not receive a Billing Statement before the payment is due, it remains your responsibility to ensure your monthly payment is made timely. Please include your loan number on the check or money order and mail it to the payment address.

ADDITIONAL FUNDS: If your loan is current, you do not owe any fees or advances, and you pay an amount in excess of the required payment amount, Litton will apply the excess funds to the unpaid principal balance of your loan unless you specify otherwise.

STATEMENT DATE: Any payments received or other transactions processed on or after the statement date will be reflected on the following month's Billing Statement.

INSURANCE INFORMATION

INSURANCE DOCUMENTATION: Provide insurance information by mail to the address listed below, online at www.imcovered.com/litton or by fax to (866) 510 1899.

P.O. Box 696500
San Antonio, TX, 78269-6500

YOUR HOME MUST ALWAYS BE SUFFICIENTLY INSURED: You are required to maintain homeowners insurance according to your Mortgage or Deed of Trust, as well as flood insurance if your property is located in a flood zone. Fire and extended coverage must be maintained to cover the unpaid principal balance unless restricted by state law. We urge you to maintain additional amounts to protect your home's contents and the equity you may have in your home. Renewal policies must be received 30 days prior to the policy's expiration date. Failure to keep your property insured will require Litton to insure the property on your behalf and at your expense. If you vacate the property, notify your insurance company immediately to ensure proper coverage.

PROPERTY LOSS: Report any loss to your insurance company immediately. Contact Litton regarding loss draft/claim procedures.

TAX INFORMATION

TAX BILLS: Your property taxes must always be paid timely. Failure to keep your property taxes paid may result in both you and Litton losing the property to a tax sale. If you receive a tax bill and if you have an escrow account or are unable to pay your property taxes, please include your loan number on the bill and mail it to the address listed below. If you do not have an escrow account, you must pay your tax bills directly to your taxing authorities. You are responsible for the payment of homeowners association dues. These dues may not be included in your escrow account and should be paid directly.

P.O. Box 961247
Fort Worth, TX 76161-0247

TAX EXEMPTIONS: If allowed, tax exemptions should be filed directly with the appropriate taxing authorities.

IRS STATEMENTS: By January 31 of each year, Litton will mail you an Annual Tax and Interest Statement for the previous year for IRS reporting purposes. You may also obtain this information by calling (800) 247 9727 or visiting www.littonloan.com.

CREDIT REPORTING INFORMATION

AVOID LATE CHARGES AND PROTECT YOUR CREDIT: Mail all payments before the due date indicated on the Billing Statement. Payments received after the due date may result in a late charge being assessed to the loan. Late payments, missed payments, or other defaults on the account may result in negative credit ratings being submitted to the three major credit reporting agencies, which would be reflected on your credit reports.

CREDIT DISPUTES: You have the right to dispute the accuracy of the information reported by writing to the address listed below.

P.O. Box 25187
Houston, TX 77265-5187

474 2055 0710B

CHANGE INFORMATION

Loan # _____ Email _____

Name _____ Social Security # _____ - _____ - _____

Address _____ Home Phone _____

City _____ Business Phone _____

State _____ Zip _____

X _____ X _____

X _____ X _____

(Changes require all borrowers' signatures)

- Do not include correspondence with your payment.
- Do not send cash.
- Write your loan number on your check or money order.
- Please allow sufficient time for payment delivery to avoid late charges and delinquency.
- Payments are not considered accepted until posted to your loan.

EXHIBIT 'E'



4828 Loop Central Drive
Houston, TX 77081
Telephone (800) 999-8501
Fax (713) 966-8906
www.littonloan.com

Sent Via Certified Mail
7196 9006 9295 3079 6288

7/11/2011

William C Harris Jr
Thomas P. Kurt, Attorney At Law
610 Admas Street
Toleado, OH 43604

Hours of Operation (CST)
Monday: 8 a.m. - 7 p.m.
Tuesday - Thursday: 8 a.m. - 8 p.m.
Friday: 9 a.m. - 5 p.m.
Saturday: 8 a.m. - 12 p.m.

NOTICE OF DEFAULT AND INTENT TO ACCELERATE

Re: Deed of Trust/Mortgage Dated: 10/22/2004
VA/FHA/PMI #: N/A
Loan #: 40926388
Property: 2818 Banner
Dearborn, MI 48124

Dear Mortgagor(s):

Litton Loan Servicing LP ("Litton"), on behalf of the owner and holder of your mortgage loan, and in accordance with the referenced Deed of Trust/Mortgage and applicable state laws, provides you with formal notice of the following:

The mortgage loan associated with the referenced Deed of Trust/Mortgage is in default for failure to pay amounts due.

To cure this default, you must pay all amounts due under the terms of your Note and Deed of Trust/Mortgage. As of 7/11/2011, the total amount necessary to bring your loan current is \$10,958.91. Additional amounts may become due and payable under your Note and Deed of Trust/Mortgage after 7/11/2011. For the exact amount you must pay to bring your loan current, please contact our office at (800) 999-8501. Payment must be in the form of cashier's check, money order, or bank certified funds.

If you have not cured the default within forty five (45) days of this notice, Litton will accelerate the maturity date of the Note and declare all outstanding amounts under the Note immediately due and payable. Your property that is collateral for the Note may then be scheduled for foreclosure in accordance with the terms of the Deed of Trust/Mortgage and applicable state laws.

LITTON LOAN SERVICING LP IS A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT YOUR DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

If you are not obligated on the debt or if the debt has been discharged in a bankruptcy proceeding, this is for informational purposes only and is not an attempt to assess or collect the debt from you personally.

Attention Servicemembers and Dependents: The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances during and nine months after the servicemember's military or other service. Litton will not foreclose on the property of a servicemember or his or her dependent during that time, unless pursuant either to a court order or a servicemember's written waiver agreement.



You have the right to reinstate your loan after acceleration and the right to bring a court action to claim that your loan is not in default or any other defense to acceleration and sale that you may have. This notice remains in effect until the default is cured.

Upon acceleration of your Note, Litton will refer the property for foreclosure. The time required for foreclosure in the property state is approximately 60 days, although the actual time to foreclose on the property may be longer or shorter. In accordance with the terms of your Note and Deed of Trust/Mortgage and applicable state laws, if Litton prevails in its foreclosure action, you may incur costs of foreclosure, such as title documentation, filing fees for the complaint, service of process, publication, recording of judgment, and other required expenses. You may also incur attorney fees in an amount up to \$650.00. The aforementioned foreclosure timeline and the fees and costs associated with a foreclosure action are estimates only and are dependent upon various factors.

For your benefit and assistance, there are government approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call (800) 569-4287.

This matter is very important. Please give it your immediate attention.

Sincerely,

Default Administration Department

EXHIBIT 'F'

	HARRIS MORTGAGE LOAN PAYMENT RECORD				
#	Date	Amount	Documentation		
1	12/10/2004	1150.00			
2	1/14/2005	1150.00	EquityOne/ACH/Payment/050114		
3	2/16/2005	1156.18	EquityOne/ACH/Payment/050216		
4	3/11/2005	1150.00	4338		
5	4/11/2005	1150.00	EquityOne/ACH/Payment/050411		
6	5/9/2005	1150.00	EquityOne/ACH/Payment/050509		
7	6/10/2005	1120.31	4399		
8	7/15/2005	1130.00	EquityOne/ACH/Payment/050715		
9	8/15/2005	1150.00	4434		
10	9/9/2005	1120.00	4451		
11	10/11/2005	1120.00	4463		
12	11/17/2005	1119.31	Popular Mortgage account detail		
13	12/15/2005	1125.00	EquityOne/ACH/Payment/051215		
14	2/7/2006	1113.23	EquityOne, ACH/Payment/060207		
15	2/10/2006	1113.23	Equity One, ACH/Payment/060210		
16	3/17/2006	1113.23	4543		
17	4/14/2006	1113.23	4554		
18	5/8/2006	1277.13	4575		
19	6/15/2006	1121.23	EquityOne, ACH/Payment/060615		
20	7/26/2006	1121.23	Equity One, ACH/060723		
21	8/4/2006	1183.35	4636		
22	9/11/2006	1113.23	4655		
23	10/11/2006	1113.23	4674		
24	11/10/2006	1113.23	4695		
25	12/18/2006	1250.00	4720		
26	1/16/2007	1200.00	4739		
27	2/20/2007	1150.00	4757		
28	3/22/2007	1200.00	4773		
29	4/17/2007	1200.00	4789		
30	5/10/2007	1200.00	4817		
31	6/11/2007	1200.00	4836		
32	7/13/2007	1200.00	4857		
33	8/15/2007	1200.00	4882		
34	9/14/2007	1200.00	4897		
35	10/9/2007	1200.00	4913		
37	11/15/2007	1100.00	PMSI/PAYMENT/071115		
38	12/17/2007	1200.00	Popular Mortgage account detail		
40	1/17/2008	1200.00	4978		
41	2/14/2008	1200.00	5000		
42	3/12/2008	1200.00	5019		

	HARRIS MORTGAGE LOAN PAYMENT RECORD				
43	4/7/2008	1200.00	4588		
44	5/16/2008	1200.00	4614		
45	6/1/2008	1200.00	4672		
46	7/1/2008	1200.00	4650		
47	8/1/2008	1200.00	4669		
48	9/1/2008	1200.00	4680		
49	10/1/2008	1200.00	4714		
50	11/1/2008	1200.00	4738		
51	12/1/2008	1200.00	Records supplied by Litton		
52	1/1/2009	1200.00	Records supplied by Litton		
53-57	7/1/2009	5415.00	Letter from Litton 07/30/09		
58	8/1/2009	1200.00	Records supplied by Litton		
59	9/1/2009	1200.00	Records supplied by Litton		
60	10/1/2009	1200.00	Records supplied by Litton		
61	11/1/2009	1200.00	Records supplied by Litton		
62	12/1/2009	1200.00	Records supplied by Litton		
63	1/1/2010	1200.00	Records supplied by Litton		
64	2/1/2010	1200.00	5028		
65	3/1/2010	1200.00	5040		
66	4/1/2010	1200.00	5047		
67	5/1/2010	1200.00	5065		
68	6/4/2010	1200.00	5077		
69	7/1/2010	1200.00	Online Litton records		
70	8/9/2010	1200.00	Online Litton records		
71	9/15/2010	1200.00	Online Litton records		
72	10/15/2010	1200.00	Online Litton records		
73	11/15/2010	1200.00	Online Litton records		
74	12/13/2010	1200.00	Online Litton records		
75	1/12/2011	1200.00	Online Litton records		
76	2/14/2011	1200.00	Online Litton records		
77	3/7/2011	1200.00	Online Litton records		
78	4/4/2011	1200.00	Online Litton records		
79	5/5/2011	1200.00	Online Litton records		
80	6/2/2011	1200.00	Online Litton records		
81	7/8/2011	1200.00	Online Litton records		
Total actual paid in		\$ 92,601.35			